

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-14615
Nieves L. Lara-Delgado Judge: RG
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: April 28, 2020
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: MN Initial Debtor: NLD Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ \$1,200.00 per month to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 3*** months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

Family Support

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

***This is a tiered plan, and extended pursuant to the CARES Act Sec. 1113 and Bankruptcy Code Sec. 1329(d)(1). Debtor has made 3 payments in the amount of \$1,200.00, then 4 payments in the amount of \$1,240.00, then 6 payments in the amount of \$1,275.00. Commencing May, 2020, the Debtor proposes to make the following payments to complete the Plan:

A) Commencing May 2020 through April 2021, Debtor will pay \$550.00 per month;

B) Commencing May 2021 through March 2026, Debtor will pay \$1,010.00 per month.

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ As allowed by the Court
DOMESTIC SUPPORT OBLIGATION	N/A	N/A

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midland Mortgage	293 Highwood Avenue, Teaneck, NJ 07666	\$63,259.79	0%	\$63,259.79	\$2,662.63

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Specialized Loan Servicing, LLC	293 Highwood Ave, Teaneck, NJ 07666	\$60,923.03	\$330,000.00	\$332,651.84	\$0	0%	\$0

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Capital One - Paid in full outside plan

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☒ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☐ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Specialized Loan Services, LLC	293 Highwood Ave, Teaneck, NJ 07666	\$60,923.03	\$330,000.00	\$332,651.84	\$0	\$60,923.03

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Administrative Claims
- 3) Priority Claims
- 4) Secured Claims 5) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/21/2020.

Explain below **why** the plan is being modified:

The debtor is experiencing a substantial financial hardship as a result of temporary lost income due to the COVID-19 pandemic. Additionally, Capital One has been paid in full and should no longer receive payments.

Explain below **how** the plan is being modified:

The Plan is being extended for 24 additional months pursuant to CARES Act Sec. 113 and Bankruptcy Code sec. 1329(d)(1). The Plan payments are reduced to \$550.00 per month for 12 months and will increase to \$1,010.00 thereafter. The total amount to be paid into the Plan will not be decreased. Capital One has been moved to Section 4f and will be paid in full outside plan and no longer receive payments through through plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 4/28/2020

/s/ Nieves L. Lara-Delgado
Debtor

Date: _____

Joint Debtor

Date: 04/28/2020

/s/ Mark E. Norgaard, Esq.
Attorney for Debtor(s)

Certificate of Notice Page 11 of 12

United States Bankruptcy Court
District of New JerseyIn re:
Nieves L Lara-Delgado
DebtorCase No. 19-14615-RG
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 52

Date Rcvd: Apr 30, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2020.

db
Nieves L Lara-Delgado, 293 Highwood Ave, Teaneck, NJ 07666-3217
ARS, 1643 NW 136th Ave Bldg H, City of Sunrise, FL 33323-2857
518067815 Akron Billing Center, 3585 Ridge Park Dr, Akron, OH 44333-8203
518067817 Awa Collections, PO Box 6605, Orange, CA 92863-6605
518067827 EOS CCA, PO Box 981002, Boston, MA 02298-1002
518228316 Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408
518067824 Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245
518213787 Emergency Physician Services of NJ PA, PO Box 1123, Minneapolis, MN 55440-1123
518067825 Emergency Physician Services of NJ, 718 Teaneck Rd, Teaneck, NJ 07666-4245
518067828 +Faloni & Assoc., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
518067830 HRRG, PO Box 8486, Coral Springs, FL 33075-8486
518067829 +Holy Name Medical Center, 718 Teaneck Rd, Teaneck, NJ 07666-4281
518067831 KML Law Group, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
518067834 MTA Bridges & Tunnels, Violations Processing Center, PO Box 15186, Albany, NY 12212-5186
518241656 +MidFirst Bank, 999 NorthWest Grand Blvd., Oklahoma City, OK 73118-6051
518067833 Midland Mortgage, PO Box 26648, Oklahoma City, OK 73126-0648
518067837 NHCAC, 800 31st St, Union City, NJ 07087-2428
518067838 NY State Higher ED, 99 Washington Ave, Albany, NY 12210-2822
518067839 NYC Human Resources Admin, 250 Church St Fl 8, New York, NY 10013-3429
518067842 Progressive Insurance, c/o Caine & Weiner, 5805 Sepulveda Blvd Fl 4, Sherman Oaks, CA 91411-2532
518067843 Specialized Loan Services, 8742 Lucent Blvd Ste 300, Highlands Ranch, CO 80129-2386
518067846 Tolls By Mail, PO Box 15183, Albany, NY 12212-5183

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 30 2020 23:21:45 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 30 2020 23:21:43 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 30 2020 23:26:28 CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
cr +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 30 2020 23:27:20 Exeter Finance LLC, c/o Hogan Data Operations, 4515 N Santa Fe Avenue, Oklahoma City, OK 73118-7901
cr +E-mail/PDF: gecsedirecoverycorp.com Apr 30 2020 23:27:02 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518067818 E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Apr 30 2020 23:26:41 Capital One Auto Finance, CB Disputes Team, PO Box 259407, Plano, TX 75025-9407
518099012 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 30 2020 23:27:19 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518160619 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Apr 30 2020 23:25:37 Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518173212 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 30 2020 23:27:36 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518067819 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 30 2020 23:26:25 Capital One Bank USA NA, PO Box 30281, Salt Lake City, UT 84130-0281
518067821 E-mail/Text: kzoepfel@credit-control.com Apr 30 2020 23:21:45 Credit Control, LLC, 5757 Phantom Dr Ste 330, Hazelwood, MO 63042-2429
518067822 E-mail/PDF: creditonebknofications@resurgent.com Apr 30 2020 23:25:46 Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518067823 E-mail/PDF: pa_dc_ed@navient.com Apr 30 2020 23:27:27 Dept of Ed/Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5360
518067826 E-mail/Text: bknotice@ercbpo.com Apr 30 2020 23:21:46 Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547
518141550 E-mail/PDF: resurgentbknofications@resurgent.com Apr 30 2020 23:27:29 LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
518067832 E-mail/PDF: resurgentbknofications@resurgent.com Apr 30 2020 23:25:47 LVNV Funding LLC, c/o Resurgent Capital Service, PO Box 1269, Greenville, SC 29602-1269
518102897 E-mail/PDF: resurgentbknofications@resurgent.com Apr 30 2020 23:25:48 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518067835 E-mail/Text: Bankruptcies@nragroup.com Apr 30 2020 23:22:22 National Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
518067836 +E-mail/PDF: pa_dc_claims@navient.com Apr 30 2020 23:25:46 Navient, 123 S Justison St Fl 3, Wilmington, DE 19801-5363
518173348 +E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Apr 30 2020 23:20:46 Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518262408 E-mail/PDF: pa_dc_claims@navient.com Apr 30 2020 23:25:44 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
518067840 E-mail/Text: janicemorgan@optimum.net Apr 30 2020 23:22:20 PDAB Inc., 98 Ford Rd Ste 3B, Denville, NJ 07834-1356

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 52

Date Rcvd: Apr 30, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518067841 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 30 2020 23:26:31
Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4962
518067844 E-mail/Text: appebnmailbox@sprint.com Apr 30 2020 23:21:41 Sprint, PO Box 4191,
Carol Stream, IL 60197-4191
518067845 E-mail/PDF: gecsed@recoverycorp.com Apr 30 2020 23:26:59 SYNCB/Care Credit,
PO Box 965036, Orlando, FL 32896-5036
518067847 E-mail/Text: bankruptcydepartment@tsico.com Apr 30 2020 23:22:13 Transworld Systems, Inc.,
5626 Frantz Rd, Dublin, OH 43017-1559
518067849 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 30 2020 23:20:33
Verizon, 500 Technology Dr Ste 300, Weldon Spring, MO 63304-2225
518067848 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 30 2020 23:20:34
Verizon, PO Box 650584, Dallas, TX 75265-0584
518239660 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 30 2020 23:27:36 Verizon,
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518067850 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Apr 30 2020 23:20:34
Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051
TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518067820 ##+Cord Blood Registry, Inc., 611 Gateway Blvd Ste 820, South San Francisco, CA 94080-7029
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Capital One Auto Finance
jschwartz@mesterschwartz.com
Kevin Gordon McDonald on behalf of Creditor U.S. Bank National Association as trustee on behalf of the holders of the Citigroup Mortgage Loan Trust Inc. Asset-Backed Pass-Through Certificates, Series 2007-OPX1 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark E Norgaard on behalf of Debtor Nieves L Lara-Delgado mnorgaard@norgaardfirm.com, sferreira@norgaardfirm.com;kcimmino@norgaardfirm.com;l84grandno@gmail.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6